

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:	Case No. 18-11455-AMC
SHEILA W SANTOS-SILVA	
Debtor(s)	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/02/2018.
- 2) The plan was confirmed on 09/19/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/11/2025.
- 6) Number of months from filing or conversion to last payment: 84.
- 7) Number of months case was pending: 89.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,330.00.
- 10) Amount of unsecured claims discharged without full payment: \$25,664.26.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$25,245.00
Less amount refunded to debtor	\$10.00

**NET RECEIPTS:** **\$25,235.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,750.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,182.66
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,932.66**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BUREAUS INVESTMENT GROUP POR	Unsecured	848.00	848.95	848.95	175.30	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	442.00	442.92	442.92	91.44	0.00
CAPITAL ONE BANK	Unsecured	954.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	767.00	NA	NA	0.00	0.00
CAVALRY SPV INVESTMENTS LLC	Unsecured	1,805.00	1,767.72	1,767.72	364.99	0.00
CHASE BANK USA	Unsecured	4,452.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	2,482.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA (LD)	Secured	1,300.00	1,298.50	1,298.50	1,298.50	0.00
DEPARTMENT STORE NATIONAL BAI	Unsecured	731.00	731.39	731.39	151.03	0.00
DEPARTMENT STORE NATIONAL BAI	Unsecured	454.00	454.18	454.18	93.78	0.00
DISCOVER BANK	Unsecured	8,615.00	8,615.28	8,615.28	1,778.72	0.00
M&T BANK	Secured	185,269.00	194,261.02	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	954.52	954.52	197.07	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	767.42	767.42	158.45	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	884.00	884.39	884.39	182.59	0.00
MOMA FUNDING LLC	Unsecured	604.00	604.93	604.93	124.86	0.00
ONE MAIN FINANCIAL GROUP LLC	Secured	7,300.00	5,819.91	5,819.91	5,819.91	0.00
PECO ENERGY COMPANY	Unsecured	137.00	NA	NA	0.00	0.00
PHILADELPHIA GAS WORKS	Unsecured	300.00	1,885.42	1,885.42	389.27	0.00
PNC BANK	Unsecured	1,082.00	1,082.91	1,082.91	223.60	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	718.00	718.18	718.18	148.25	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	528.00	528.03	528.03	109.03	0.00
TD BANK USA NA	Unsecured	596.00	347.59	347.59	71.78	0.00
UNITED STATES TREASURY (IRS)	Priority	4,000.00	6,899.68	6,899.68	6,899.68	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	116.68	116.68	24.09	0.00
VERIZON WIRELESS	Unsecured	406.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$7,118.41	\$7,118.41	\$0.00
<b>TOTAL SECURED:</b>	<b>\$7,118.41</b>	<b>\$7,118.41</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,899.68	\$6,899.68	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$6,899.68</b>	<b>\$6,899.68</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,750.51</b>	<b>\$4,284.25</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,932.66</u>
Disbursements to Creditors	<u>\$18,302.34</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$25,235.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/22/2025

By: /s/ Scott F. Waterman

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.